

B6I (Official Form 6I) (12/07)

In re **Subroto Mitro**  
**Maitreyee Mitro**

Case No. **13-10199**

Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Son - student</b>	AGE(S): <b>26</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Environmental Engineer</b>	<b>Hearing Officer</b>
Name of Employer	<b>DFAS</b>	<b>Commonwealth of Va</b>
How long employed	<b>27 years</b>	<b>Since 1985</b>
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>8,084.27</b>	\$ <b>5,363.84</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>8,084.27</b>	\$ <b>5,363.84</b>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify):

**FERS/Retirement**

**TSP/401k/Deferred Comp**

\$ <b>1,890.16</b>	\$ <b>1,258.66</b>
\$ <b>378.17</b>	\$ <b>65.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>64.68</b>	\$ <b>268.20</b>
\$ <b>433.33</b>	\$ <b>80.00</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>2,766.34</b>	\$ <b>1,671.86</b>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>5,317.93</b>	\$ <b>3,691.98</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>0.00</b>	\$ <b>0.00</b>
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8. Income from real property

\$ <b>0.00</b>	\$ <b>0.00</b>
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9. Interest and dividends

\$ <b>0.00</b>	\$ <b>0.00</b>
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>0.00</b>
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11. Social security or government assistance

(Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
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12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
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13. Other monthly income

(Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>0.00</b>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>5,317.93</b>	\$ <b>3,691.98</b>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>9,009.91</b>
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**There is presently a garnishment on income that is approximately \$1,038 per month, notice to dismiss ganishment was sent to Fairfax Co. at the end of Jan. 2013. This schedule reflects income without the garnishment.**

B6J (Official Form 6J) (12/07)

In re **Subroto Mitro**  
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Case No. **13-10199**

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,744.31</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u>    </u>		
b. Is property insurance included?	Yes <u>X</u> No <u>    </u>		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>300.00</u>
b. Water and sewer		\$	<u>40.00</u>
c. Telephone		\$	<u>25.00</u>
d. Other <b>See Detailed Expense Attachment</b>		\$	<u>332.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
4. Food		\$	<u>800.00</u>
5. Clothing		\$	<u>80.00</u>
6. Laundry and dry cleaning		\$	<u>30.00</u>
7. Medical and dental expenses		\$	<u>175.00</u>
8. Transportation (not including car payments)		\$	<u>475.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>50.00</u>
10. Charitable contributions		\$	<u>20.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>440.00</u>
e. Other		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) <b>Property taxes (est)</b>		\$	<u>90.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>540.00</u>
b. Other <b>See Detailed Expense Attachment</b>		\$	<u>2,034.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u><b>7,275.31</b></u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u><b>9,009.91</b></u>
b. Average monthly expenses from Line 18 above		\$	<u><b>7,275.31</b></u>
c. Monthly net income (a. minus b.)		\$	<u><b>1,734.60</b></u>

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Internet</b>	\$	<b>66.00</b>
<b>Satellite</b>	\$	<b>200.00</b>
<b>Garbage</b>	\$	<b>66.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>332.00</b>

**Other Installment Payments:**

<b>Second Mortgage</b>	\$	<b>1,142.00</b>
<b>Homeowner's association</b>	\$	<b>32.00</b>
<b>Third Mortgage</b>	\$	<b>546.00</b>
<b>Fourth Mortgage</b>	\$	<b>314.00</b>
<b>Total Other Installment Payments</b>	\$	<b>2,034.00</b>

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Rd., Suite 100  
Saint Paul, MN 55125

Equifax Check Services  
PO Box 30272  
Tampa, FL 33630-3272

Telecheck Services, Inc.  
5251 Westheimer  
Houston, TX 77056

TransUnion  
P.O. Box 2000  
Chester, PA 19022

Experian  
475 Anton Blvd  
Costa Mesa, CA 92626

Internal Revenue Service - VA  
Centralized Insolvency  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Virginia Department of Taxation  
P.O. Box 2156  
Richmond, VA 23218-2156

Virginia Department of Taxatio  
c/o TACS  
P.O. Box 1270  
Midlothian, VA 23113

Early Warning Services  
16552 N 90th St.  
Scottsdale, AZ 85255

AMCB  
PO Box 37019  
Baltimore, MD 21297

American Anesthesiology of Va  
PO Box 535386  
Atlanta, GA 30353-5386

American Express  
American Express  
Po Box 981540  
El Paso, TX 79998

Andrew & Lerner Esq  
948 Clopper Rd, 2nd FLr  
Gaithersburg, MD 20878

Bank Of America  
Po Box 982235  
El Paso, TX 79998

Busman & Busman  
PO Box 7514  
Fairfax Station, VA 22039

Chase  
Po Box 15298  
Wilmington, DE 19850

Chase Mht Bk  
Attention: Bankruptcy  
Po Box 15298  
Wilmington, DE 19850

Client Services Inc  
3451 Harry S Truman Blvd  
Saint Charles, MO 63301

Cohen Dermatopathology  
PO Box 414913  
Boston, MA 02241-4913

CVTSA  
2921 Telestar Ct  
Falls Church, VA 22042

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

INOVA Health System  
2990 Telestar Court  
Falls Church, VA 22042-1207

Michael Greene MD  
3700 Joseph Siewick Dr Ste 203  
Fairfax, VA 22033-1738

Nationwide Credit Corp  
5503 Cherokee Ave  
Alexandria, VA 22312

Navy Fcu  
Attention: Bankruptcy  
Po Box 3000  
Merrifield, VA 22119

Navy FCU  
c/o Kevin Fitzpatrick  
4118 Leonard Dr, Ste 200  
Fairfax, VA 22030

Navy Federal  
Attention: Bankruptcy  
Po Box 3000  
Merryfield, VA 22119

Northern VA Ent Assoc Reston  
1860 Town Center Dr Ste 225  
Reston, VA 20190-3238

Northstar Location Servi LLC  
4285 Genesee St  
Buffalo, NY 14225

Pentagon FCU  
Automobile Loans  
PO Box 1432  
Alexandria, VA 22313-2032

Pentagon Federal Cr Un  
Po Box 1400  
Alexandria, VA 22313

Pentagon Federal Cr Un  
Attention: Bankruptcy Department  
2930 Eisenhower Ave  
Alexandria, VA 22314

Professnl Acct Mgmt In  
Pam Po Box 391  
Milwaukee, WI 53201

Quest Diagnostics Inc  
PO Box 71301  
Philadelphia, PA 19176-1303

Sequoia Management Company Inc  
13998 Parkeast Circle  
Chantilly, VA 20151-2283

State of Virginia  
Dept of Taxation Legal Unit  
P.O. Box 2156  
Richmond, VA 23218

Sumotro Mitro  
2971 Borge St  
Oakton, VA 22124

United Recovery System  
POB 722929  
Houston, TX 77272

Virginia Cardiovascular Care  
14904 Jefferson Davis Hwy #406  
Woodbridge, VA 22191

Zwicker & Associates, P.C.  
948 Clopper Rd 2nd Flr  
Gaithersburg, MD 20878